

Exhibit H

GMAC Mortgage

July 26, 2012

James P Kennedy
700 E Sonora Road
Palm Springs CA 92264-8436

RE: Account Number [REDACTED] 7516
CFPB Case Number 120327-000003
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

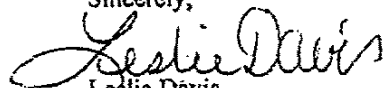
This letter is in response to correspondence received by GMAC Mortgage, LLC (GMACM) on July 11, 2012 from the Consumer Financial Protection Bureau (CFPB) related to the concerns you raised with that office. Specifically, this is in response to your concerns regarding your prior form letter correspondence sent to GMACM which purported to be a Qualified Written Request, pertaining to the above-referenced mortgage loan account.

Our records indicate that we received similar form letters from you on January 23, 2012 and May 14, 2012, regarding this account and responses were issued by GMACM on February 6, 2012 and June 5, 2012 (copies enclosed).

We have responded to each of these letters by providing information to which you are entitled. We will not provide information that is proprietary and/or confidential, and which is not related to the origination or servicing of your loan.

I trust you find this information responsive to your concerns. If you have any further questions regarding this matter, please call me at 1-800-627-0128 extension 2364650.

Sincerely,


Leslie Davis
Executive Account Manager

Enclosures

cc: Consumer Financial Protection Bureau
Electronically Submitted